

## for Consumers

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# Personal Emergency Response Systems

### *fast facts*

- A Personal Emergency Response System (PERS) is an electronic device designed to let you summon help in an emergency.
- A PERS can be purchased, rented, or leased.
- Check out several systems before making a decision.
- Ask about the pricing of each system and compare costs.
- Test the system from every point in your home.
- Check out the company you are considering with your local consumer protection agency, state Attorney General's Office, and Better Business Bureau to learn if there are any unresolved outstanding complaints.
- Read your PERS purchase, rental, or lease agreement carefully before signing.

Bureau of Consumer Protection  
Office of Consumer & Business Education  
202-FTC-HELP      [www.ftc.gov](http://www.ftc.gov)

A Personal Emergency Response System (PERS) is an electronic device designed to let you summon help in an emergency. If you are a disabled or an older person living alone, you may be thinking about buying a PERS (also called a Medical Emergency Response System). This brochure describes how a PERS works, and what to consider when shopping for a system.

### How a PERS Works

A PERS has three components: a small radio *transmitter* (a help button carried or worn by the user); a *console* connected to the user's telephone; and an *emergency response center* that monitors calls.

When emergency help (medical, fire, or police) is needed, the person presses the transmitter's help button. It sends a radio signal to the console. The console automatically dials one or more pre-selected emergency telephone numbers. Most systems can dial out even if the phone is in use or off the hook. (This is called "seizing the line.") Most PERS are programmed to telephone an emergency response center where the call is identified and handled. The center will try to determine the nature of the emergency. Center staff also will review your medical history and check to see who is to be notified.

If the center cannot contact you or determine whether an emergency exists, it will alert emergency service providers to go to

your home. With most systems, the center will monitor the situation until the crisis is resolved.

### Transmitters

Transmitters are light-weight, battery-powered devices that are activated by pressing one or two buttons. They can be worn on a chain around the neck or on a wrist band, or they can be carried on a belt or in a pocket. Because help buttons are battery-powered, the batteries must be checked periodically to ensure they work. Some units have an indicator to help you know when to change batteries.

### The Console

The console acts as an automatic dialing machine and sends the emergency alert through the phone lines. It works with any private telephone line and generally does not require rewiring. If you have more than one phone extension, a special jack or wiring may be required to enable the console to seize the line.

### Emergency Response Center

There are two types of emergency response centers — provider-based and manufacturer-based. Provider-based centers usually are located in the user's local area and are operated by hospitals or social service agencies. Manufacturer-based operations usually have one national center. Sometimes, consumers who purchase systems can choose between provider-based and manu-

facturer-based centers, but consumers who rent systems from a PERS manufacturer generally must use its national center.

## **Purchasing, Renting, or Leasing a PERS**

A PERS can be purchased, rented, or leased. Neither Medicare nor Medicaid, in most states, will pay for the purchase of equipment, nor will most insurance companies. The few insurance companies that do pay require a doctor's recommendation. Some hospitals and social service agencies may subsidize fees for low-income users. Purchase prices for a PERS normally range from \$200 to more than \$1,500. However, some consumers have reported paying \$4,000 to \$5,000 for a PERS. Therefore, it is important to know and compare prices. In addition to the purchase price, you must pay an installation fee and a monthly monitoring charge which ranges from \$10 to \$30.

Rentals are available through national manufacturers, local distributors, hospitals, and social service agencies. Monthly fees may range from \$15 to \$50 and usually include the monitoring service.

Lease agreements can be long-term or lease-to-purchase. If you lease, review the contract carefully before signing. Make special note of cancellation clauses, which may require you to pay a cancellation fee or other charges.

Before purchasing, renting, or leasing a system, check the unit for defects. Ask to see the warranty and service contract and get any questions resolved. Ask about the repair policy. Find out how to arrange for a replacement or repair if a malfunction occurs.

If a PERS salesperson solicits you by phone, and you are interested in the device, use the call to find out about the product. If you want more information, ask the salesperson to send you material to learn about prices, system features, and services. You can then use this information to comparison shop among other PERS providers. If the salesperson is reluctant to provide information *except* through an in-home visit, you may not want to do business with the company. In-home sales visits can expose you to high-pressure salespersons who may urge you to buy before you are ready to make a decision.

Before doing business with companies selling PERS, you may want to contact your local consumer protection agency, state Attorney General's Office, and Better Business Bureau (BBB). Ask if any complaints have been filed against the companies you are considering. You also may want to get recommendations from friends, neighbors, or relatives who use emergency response systems.

## **Shopping Checklist**

To help you shop for a PERS that meets your needs, consider the following suggestions:

- Check out several systems before making a decision.
- Find out if you can use the system with other response centers. For example, can you use the same system if you move?
- Ask about the pricing, features, and servicing of each system and compare costs.
- Make sure the system is easy for you to use.
- Test the system to make sure it works from every point in and around your home. Make sure nothing interferes with transmissions.
- Read your purchase, rental, or lease agreement carefully before signing.

## **Questions to Ask the Response Center**

You also may want to ask questions about the response center:

- Is the monitoring center available 24 hours a day?
- What is the average response time?
- What kind of training does the center staff receive?

- What procedures does the center use to test systems in your home? How often are tests conducted?

## **Where to Complain**

If you have a problem with your PERS, try to resolve it first with the company and the response center. If you are not satisfied, contact your local consumer protection agency, state Attorney General's Office, and your BBB. You also may file a complaint with the Federal Trade Commission. Contact the Consumer Response Center by phone: 202-FTC-HELP (382-4357), TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, Washington, DC 20580; or by e-mail: use the complaint form at **www.ftc.gov**. Although the Commission cannot resolve individual disputes, the information you provide may indicate a pattern of possible law violations requiring action by the Commission.

## **For More Information**

To learn more about Personal Emergency Response Systems, you may send for "*Product Report: PERS*" from the American Association of Retired Persons (AARP). The *Report* lists features of 20 PERS brands and offers shopping tips. To obtain a free copy, send a postcard with the title and stock number D12905 to: AARP (EE0281), P.O. Box 22796, Long Beach, CA 90801-5796.